

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:)	CHAPTER 13
)	
CYNTHIA L. CALDWELL,)	
)	
)	
Debtor)	CASE NO. 16-15341-ELF
~~~~~	)	
PORTFOLIO RECOVERY ASSOCIATES, LLC, ASSIGNEE OF ALLY FINANCIAL ("PRA") BY AND THROUGH ITS SERVICING AGENT, PRA RECEIVABLES MANAGEMENT, LLC	)	
	)	<b>HEARING DATE:</b>
	)	Tuesday, November 21, 2017
	)	09:30 a.m.
	)	
Movant	)	
vs.	)	
CYNTHIA L. CALDWELL,	)	
	)	<b>LOCATION:</b>
	)	U.S. Bankruptcy Court
	)	Eastern District of Pennsylvania
	)	Courtroom # 1
	)	900 Market Street
	)	Philadelphia, PA 19107
Respondent	)	
and	)	
WILLIAM C. MILLER,	)	
	)	
Trustee	)	
	)	

**NOTICE OF MOTION, RESPONSE DEADLINE  
AND HEARING DATE**

*Portfolio Recovery Associates, LLC, assignee of Ally Financial ("PRA") by and Through its Servicing Agent, PRA Receivables Management, LLC has filed a Motion for Relief with the Court to Lift the Automatic Stay to Permit PRA to Repossess Debtor's Property described as a 2015 Dodge Journey, V.I.N. 3C4PDDDG3FT566862.*

**Your rights may be affected.** You should read these papers carefully and discuss them with your attorney, if you have one in this case. (If you do not have an attorney, you may wish to consult an attorney).

1. If you do not want the court to grant the relief sought in the motion or if you want the court to consider your views on the motion, then on or before November 13, 2017, you or your attorney must do all of the following:

(a) file an answer explaining your position at:

*United States Bankruptcy Court Clerk  
Eastern District of Pennsylvania  
900 Market Street, Suite 400  
Philadelphia, PA 19107-4299*

If you mail your answer to the Bankruptcy Clerk's office for filing, you must mail it early enough so it will be received on or before the date stated above; and,

(b) mail a copy to the movant's attorney:

*Jason Brett Schwartz, Esquire  
Mester & Schwartz, P.C.  
1333 Race Street  
Philadelphia, PA 19107  
(267) 909-9036*

*and*

*William C. Miller  
1234 Market Street, Suite 1813  
Philadelphia, PA 19107  
Chapter 13 Trustee*

2. If you or your attorney do not take the steps described in paragraphs (a) and (b) above and attend the hearing, the court may enter an order granting the relief requested in the motion.
3. A hearing on the motion is scheduled to be held before the Honorable Eric L. Frank on Tuesday, November 21, 2017 at 09:30 a.m. in Courtroom 1, United States Bankruptcy Court, 900 Market Street, Philadelphia, PA 19107.
4. If a copy of the motion is not enclosed, a copy of the motion will be provided to you if you request a copy from the attorney named in paragraph 1(b).
5. You may contact the Bankruptcy Clerk's office at (215) 408-2800 to find out whether the hearing has been canceled because no one filed an answer.

DATE: October 30, 2017